

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/733,837 Confirmation No.: 2209
Applicant : Herman Rodriguez, et al.
Filed : December 11, 2003
Title : E-CHECK AND E-COMMERCE
Art Unit : 3695
Examiner : Ojo O. Oyebisi
Docket No. : AUS920030906US1(4028)
Customer No. : 45557

Mail Stop Amendment
Commission for Patents
P. O. Box 1450
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**RESPONSE TO NON-FINAL OFFICE ACTION DATED FEBRUARY
18, 2010**

This paper is responsive to a Non-Final Office action dated February 18, 2010.
Further examination and reconsideration are requested.

Amendments to the Claims begin on page 2.

Remarks begin on page 7.